

What is claimed is:

- 1 1. A method of exchanging payment information in an electronic
2 transaction, comprising:
 - 3 a) a first electronic transaction device transferring payment
4 information to a second electronic transaction device;
 - 5 b) the second electronic transaction device transferring value
6 information to the first electronic transaction device;
 - 7 c) the second electronic transaction device transferring value
8 information and payment information to a service consolidation center.
- 1 2. The method of claim 1, wherein the value information comprises a
2 virtual card.
- 1 3. The method of claim 2, wherein the virtual card comprises an
2 authorization code.
- 1 4. The method of claim 2, wherein the virtual card comprises an image of
2 a card.
- 1 5. The method of claim 1, wherein the value information comprises a
2 quantity of minutes corresponding to a pre-paid telephone account.
- 1 6. The method of claim 1, wherein the payment information comprises
2 cash payment information.

1 7. The method of claim 6, wherein the cash payment information includes
2 an identification of a person providing a cash payment.

1 8. The method of claim 1, wherein the payment information comprises
2 credit payment information.

1 ~~9.~~ A method of tracking retail sales of pre-paid telephone cards to cash
2 subscribers comprising:

- 3 a) entering value purchased information and subscriber
4 information in a retailer electronic transaction device;
5 b) the retailer electronic transaction device transferring the value
6 purchased information and subscriber information to a mobile operator;
7 c) the mobile operator adding value corresponding to the value
8 purchased information to an account corresponding to the subscriber information.

1 10. The method of claim 9, wherein the step of entering value purchased
2 information and subscriber information in a retailer electronic transaction device
3 further comprises electronically transferring the value purchased information and
4 subscriber information from a MO subscriber handset to the retailer electronic
5 transaction device.

1 11. The method of claim 9, wherein the step of entering value purchased
2 information and subscriber information in a retailer electronic transaction device
3 further comprises manually entering the value purchased information and subscriber
4 information into the retailer electronic transaction device.

1 ~~12.~~ A method of distributing virtual pre-paid cards comprising:
2 a) creating a virtual pre-paid card;
3 b) downloading the virtual pre-paid card to a retailer electronic
4 transaction device,
5 c) transferring the virtual pre-paid card from the retailer electronic
6 transaction device to a MO Subscriber Handset 102.

1 13. The method of claim 12, further comprising the step of transferring
2 payment information from the MO subscriber handset to the retailer electronic
3 transaction device.

1 14. The method of claim 12, wherein the step of creating a virtual card is
2 performed by an electronic transaction device service center.

1 15. The method of claim 14, further comprising the steps of:
2 a) transferring payment information and subscriber information from the
3 MO subscriber handset to the retailer electronic transaction device; and
4 b) transferring the payment information and subscriber information from
5 the retailer electronic transaction device to the electronic transaction device service
6 center.

1 16. The method of claim 14, wherein the step of downloading the virtual
2 card to a retailer electronic transaction device occurs via a MO switch.

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